

A COMPARATIVE ANALYSIS OF HUMAN RESOURCE PRACTICES AMONG PUBLIC AND PRIVATE SECTOR BANKS IN TELANGANA STATE

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ABSTRACT

The Indian banking system consists of public sector banks, private sector banks, foreign-owned banks, regional rural banks and co-operative banks. The performance of any industry is dependent largely on the efficiency of its employees and Indian banking industry is no exception. Contemporary organizations are competing for a larger market pie by employing various strategies and human resources are being considered as a strategic partner with far – reaching transformational roles and responsibilities. Therefore, the focus has shifted towards enhancing the capacities and capabilities of the human resources through different methods, and one being training and development. In this context, an attempt is made in this research to compare the human resource management (HRM) practices of public and private sector banks in Telangana state. Earlier research studies at the national level and various state-level research studies have been examined to understand the HRM practices of the Indian banking industry. It was found that the HRM practices in the Indian banking industry have evolved over a period of time and the HRM practices of Indian private sector banks are better than the Indian public sector banks.

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INTRODUCTION

The economic development of any country is dependent of the effective functioning of the banking system. An effective banking system is dependent on the efficiency and

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effectiveness of its employees. Employee satisfaction in organisations is largely dependent on the HRM practices followed by the organisations. Hence it becomes necessary to understand and evaluate the HRM practices of the banking industry. In this research paper, an attempt is made to summarise a review of literature on various studies conducted about the HRM practices followed by Indian banking organisations.

The Indian banking system primarily consists of a large number of public sector banks in addition to the private sector banks. Therefore, this research paper focuses on various studies undertaken by earlier researchers in the context of banking industry in India. The next section presents a review of various studies.

1.1 Review of Literature

Anuradha and Prasanth (2016) examined the employee perceptions of HRM practices among public sector banks in Puducherry region in India. Data was collected through a structured questionnaire from 328 employees belonging to 22 different public sector banks using a multi-stage sampling procedure. Statistical tools like t-test, ANOVA, co-efficient of variation and multiple regression analysis were used for data analysis. The results of the study concluded that various HRD practices have a significant impact on organizational performance of public sector banks.

Bhatt and Mehta (2013) investigated the impact of HRM climate in private sector banks in Bhavnagar district in India. Data was collected from 100 private bank employees using a structured questionnaire. Various practices of HRM climate – training & development; performance appraisal, motivation & rewards; job enlargement, job enrichment & job rotation; work stress & absenteeism; job satisfaction – have been included in the questionnaire to elicit responses from the bank employees. The results of the study indicated that the HRM climate in banking sector needs an improvement by modifying various HRM practices.

Chahal, Jyoti and Rani (2016) examined the effect of perceived high-performance HRM practices on business performance of employees in Indian telecommunications sector in Jammu and Kashmir in India. The HRM practices considered in the study were extensive training, performance management, performance appraisal, performance-based compensation, empowerment and competency development. Additionally, the authors explored the role of organizational learning as a mediator between high-performance HRM practices and business performance. Results of the research concluded that high-performance HRM practices positively impact organizational business performance. It was further concluded that organizational learning acts as a mediating variable between high-performance HRM practices and business performance.

Chinnadurai (2014) studied the HRM practices in private sector banks situated in Cuddalore District (Tamil Nadu) in India. The author had chosen the following HRM practices for the research – recruitment & selection; training & development; performance appraisal; career development; motivation; compensation management and grievance handling. A sample of 260 officers drawn from 52 private banks (5 officers per bank) was chosen as respondents for the research. Data analysis was undertaken using percentage analysis; one-way ANOVA and t-test. The results concluded that majority of the

respondents were satisfied with the overall HRM practices adopted by various private sector banks considered for the study.

Dutt (2016) studied whether sales training programs have a positive impact on the growth of private sector banks in India. Data was collected using a structured questionnaire among 137 sales persons among private sector banks in Dehradun city in India. Data analysis was carried out using statistical tools like standard deviation, mean, average, correlation, regression and ANOVA. The results concluded that training programs have a significant impact on organizational performance. It is also highlighted that sales training programs have resulted in an increase in individual and organizational competencies.

Jain and Jain (2015) presented an evidence of training effectiveness in Indian banking industry. The authors measured training effectiveness in public sector, private sector and foreign banks operating in India. Employee training was assessed through managerial perceptions regarding five dimensions – commitment to training participation; access to training opportunities; relevance of training; benefits of training and satisfaction with training. The sample included 318 managers belonging to State Bank of India, Bank of India, ICICI Bank, HDFC Bank, Axis Bank, YES Bank, Standard Chartered Bank and HSBC. The respondents belonged to the bank branches in three Indian cities namely Bhopal, Ujjain and Indore. Mean, standard deviation, t-test, correlation analysis and analysis of variance were the statistical tools used for the analysis. Among all the selected dimensions, commitment to training participation was found to exist in high levels in the banks selected for the research. Other dimensions were found to exist in moderate levels.

Jeet and Sayeeduzzafar (2014) studied the impact of HRM practices on employee job satisfaction among employees in HDFC bank using a case study approach. 52 respondents were contacted to obtain the information regarding HRM practices in HDFC bank using a structured questionnaire. Job satisfaction was considered as the dependent variable while training, performance appraisal, team work, employee participation and compensation were employed as independent variables. Results of regression analysis indicated that except performance appraisal, all the other independent variables exhibited a significant impact on job satisfaction of employees.

Joshi (2016) analysed the influence of HRM practices on the job satisfaction levels of employees in selected branches of State Bank of India (SBI) in Gujarat state in India. The sample size considered for the study was 100 using convenient sampling method. The results of the research indicated that HRM practices influence the job satisfaction level of the employees. The study concluded that SBI needs to make efforts to improve co-worker relations, work environment and compensation issues to achieve job satisfaction among the employees.

Khan and Parveen (2014) presented a comparative analysis of job satisfaction levels of employees in public and private sectors banks in India with reference to Uttar Pradesh. The researchers have chosen respondents from one public sector bank (Canara Bank) and one private sector bank (ICICI Bank). Respondents from 25 branches of Canara Bank and 10 branches of ICICI Bank were included in the research. A final sample of 425 respondents participated in the research (225 respondents from Canara Bank and 200 employees from ICICI Bank). Salary levels, promotion policies and training opportunities were considered as the factors that have an influence on employee job satisfaction levels. The research

concluded that job satisfaction of employees was significantly dependent upon the salary levels, promotion policies and training facilities. Overall, job satisfaction of the public sector employees was significantly higher than the private bank employees in Uttar Pradesh.

Lakkoju (2014) explored the nature and extent of HRM practices prevailing in Indian commercial banking sector through a comparative analysis of State Bank of India (SBI) and Karur Vysya Bank (KVB) in Andhra Pradesh state in India. Analysis was undertaken to assess the perceptions regarding HRM practices by managerial and non-managerial personnel in the banks considered for the research. The number of managerial respondents from SBI was 132 and KVB was 84. Similarly, the number of clerical respondents from SBI was 108 and KVB was 76 resulting in a final sample of 400 respondents. Data analysis was done using ANOVA test. The results of the research concluded that there were significant differences in perception of managerial and non-managerial employees in SBI. However, in KVB, it is noticed that good-quality HRM practices prevailed as per the perception of managerial and non-managerial employees.

Mittal and Verma (2013) assessed the perception of top management support for HRM practices in State Bank of India. The authors also attempted to understand the perception of bank employees towards HRM practices followed by SBI. Data was collected through a structured questionnaire from 100 respondents using a 40-item HRM practices. The research concluded that the perception regarding HRM practices varied according the experience of the employees. Hence it was suggested that various HRM practices like performance appraisal, training, reward, feedback mechanisms, career planning and potential appraisal need to be different for employees with various levels of work experience.

Mohandoss (2013) investigated the job satisfaction of bank employees in Madurai city in Tamil Nadu, India. Data was collected from 300 employees belonging to both public and private sector banks in the city. Chi-square test and percentage analysis were used for data analysis. The results of the study indicated that gender did not have a significant influence on the level of job satisfaction. The research also concluded that the job level of employees plays a significant role on job satisfaction. It was highlighted that clerical employees experienced higher job satisfaction in comparison to the managerial staff of the banks.

Pillai (2008) analysed the influence of HRM practices on the learning orientation of bank employees in Kerala state, India. A total sample of 300 respondents (managerial and clerical staff) belonging to two public sector and two private sector banks were included in the research. Data was collected through a structured questionnaire. The results of the research highlighted a strong influence of HRM practices on the learning orientation of bank employees in Kerala.

Rani and Singh (2016) examined the employee-management relationship in Indian banking sector. A total sample of 750 employees – 250 from public sector, 250 from private sector and 250 from foreign banks – was considered for the research. Data was collected for 28 variables using a structured questionnaire from different banks located in Haryana, Delhi and Punjab. Factor analysis was employed for data analysis and interpretation. The results indicated that employee counseling, effective communication, discipline and

grievance handling mechanisms have a significant impact on employee-management relationships in the Indian banking sector which have a long term impact on the organizational performance.

Roy (2015) investigated the various variables impacting employee retention among bank employees in Assam state, India. A total of 252 respondents participated in the research through a structured questionnaire. Respondents were selected from four private sector banks (ICICI, HDFC, Axis Bank and YES Bank) and four public sector banks (SBI, UCO, UBI and PNB Bank) in Assam. The results of the research concluded that nearly 80 per cent of employees from public sector and 60 per cent of employees from private sector were satisfied with the HRM practices of various banks in Assam. The study concluded that there was a significant relationship between HRM practices and employee retention among bank employees.

Sharma and Mehta (2015) assessed the regional differences in employees' perception towards compensation practices in banks in Punjab state in India. Data was collected from 324 bank employees from three different regions (Majha, Mahwa and Doaba) in the state of Punjab. The results of the study concluded that there were significant regional differences in the perceptions regarding compensation practices of banks in different regions.

Shrivastava and Purang (2009) investigated the levels of job satisfaction among public and private sector banks in India. A sample consisting of 340 bank employees participated in the research that used a structured questionnaire for data collection. The results indicated that bank employees in the private sector perceive greater job satisfaction with regards to pay, social & growth aspects of job in comparison to the public sector employees. Interestingly, public sector bank employees perceived greater job satisfaction with reference to job security in comparison to private sector employees.

Shrivastava and Rai (2012) analysed the performance appraisal practices in Indian banks and their role in enhancing organizational ability. The authors concluded that performance appraisal practices are often the central pillar of performance management in the banks and keep the motivation of employees high. It was also highlighted that performance appraisal should be a basis for making development and improvement plans to enhance banks' effectiveness.

Shukla (2014) conducted research on the employee retention policies of public and private sector banks in India. Purposive sampling method was employed for data collection from three public sector (SBI; PNB; BoB) and three private sector banks (ICICI; HDFC; Axis). The results of the research indicated that public sector banks do not have any defined employee retention policies where as private sector banks give prominence to talent retention and their HRM practices were aimed to retain best talent in their organisations.

Singh and Kaur (2009) investigated the determinants of job satisfaction among select Indian universal banks. Data was collected from 200 employees from Punjab National Bank and HDFC Bank in the state of Punjab in India. Factor analysis, regression analysis and correlation analysis were employed for data analysis. The research concluded that work place environment, supervision, job security, co-operation from peers, pay facilities, employee acceptance, delegation of authority, job contentment, work place discrimination, opportunities for growth and transparent salary structure were the major determinants of job satisfaction.

Sinha (2015) presented a comparative analysis of various HRM dimensions that lead to employee satisfaction among various public and private sector banking firms in India. Data was gathered from 100 public sector bank employees and 100 private sector bank employees using a structured questionnaire. The results of the research concluded that there is a significant difference in the perception of public and private sector bank employees regarding socio-economic and political factors affecting HRM practices in banks.

Srivastava (2016) examined the strategic role of skill development in leveraging employee engagement for competitive advantage in public sector banks in India using Canara bank as a case study. The research analysed the existing status of skill development programmes for employees in Canara Bank. Data was collected from 20 employees to analyse the perception of employees regarding various skill development programmes administered by the bank. The results indicated that Canara Bank undertakes satisfactory skill development programmes for its employees to increase their efficiency.

RESEARCH METHODOLOGY

The proposed study covers the basic aspects of human resource management namely the selection, recruitment, training and development, the application side of human resources for reaching the organizational goals. At the same time the study covers certain selected units of public and private sector banking units. The study also covers the impact of HR practices for better application of human resources and its impact on the performance. State Bank of India and ICICI Bank have been considered for the study.

2.1 Objectives of the Study

- To investigate and compare the recruitment and selection policies of Indian public and private sector banks in Telangana state
- To compare the effectiveness of training and development programs and its impact on employee performance among Indian public and private sector banks in Telangana state
- To assess the impact of technology on the efficiency of HR policy implementation among public and private sector banks in Telangana state
- To compare the customer service quality levels of Indian public and private sector banks in Telangana state

2.2 Hypotheses

- **H1:** The overall human resource policies of private sector banks in Telangana are more effective than the public sector banks
- **H2:** The employees in private sector banks believe that there is a relation between selection policies and quality of employee performance in comparison to employees of public sector banks
- **H3:** Perceptions of private sector bank employees in Telangana regarding technological advantages are superior to the employees of public sector banks

2.3 Sample Size

Employees from the leading public sector bank - State bank of India and ICICI Bank from the private sector were included as respondents in the research. A sample of 360 employees working in these banks at different levels is contacted for the purpose of soliciting the opinions on the subject. The employees included in the sample represent both the units in al proportionate basis. The nature of the sample selection is based on convenience and judgement sampling.

2.4 Statistical Tools

For the purpose of present study, the statistical tools of t-distribution, chi-square and f-test are employed basing on the size of sample in the use.

The opinions collected from the respondents are presented in the systematic manner with the help of different tables to know the impact of HR practices on the performance of the organizations. For this purpose, the latest version of SPSS package (SPSS 20.0) is employed.

ANALYSIS AND DISCUSSION

Table 1 gives a comparative summary of overall HR practices in SBI and ICICI banks in Telangana state.

Table 1: *Overall HR practices in SBI and ICICI*

| | | | Organization | | Total |
|---|--------------|-------|--------------|--------|--------|
| | | | SBI | ICICI | |
| HR Practices | Excellent | Count | 65 | 55 | 120 |
| | | % | 27.1% | 45.8% | 33.3% |
| | Fair | Count | 1 | 0 | 1 |
| | | % | .4% | 0.0% | .3% |
| | Good | Count | 14 | 64 | 78 |
| | | % | 5.8% | 53.3% | 21.7% |
| | Satisfactory | Count | 160 | 1 | 161 |
| | | % | 66.7% | .8% | 44.7% |
| Total | | Count | 240 | 120 | 360 |
| | | % | 100.0% | 100.0% | 100.0% |
| Chi-Square = 169.771, df = 3 p=.0000<0.05 table value=7.815 | | | | | |

It can be observed that in the SBI bank 65 (27.1%) of respondents felt excellent about their HR Practices being implemented in their bank while only 1 (4%) of respondent felt fair, 14 (5.8%) of respondents said that good and 160 (66.7%) of respondents felt satisfactory. Similarly, in the ICICI bank 55(45.8%) of respondents felt excellent about HR practices being implemented their bank, 64 (53.3%) of respondents said that good, only 1 (8%) of respondents felt satisfactory.

The calculated value is 169.77 is more that table (7.815). The opinion of SBI Staff and ICICI Staff are different. Hence it can be concluded the HR practices are well

implemented in the ICICI bank than SBI. Hence the results indicate that the hypothesis H1 is accepted which concludes that the overall human resource practices in private banks is better than public sector banks.

Table 2 gives a summary of opinions of employees whether there is relation between mode of selection and quality of work performed in the bank.

Table 2: Relation Between Mode of Selection and Employee Performance

| | | | Organization | | Total |
|---|----------------------------|-------|--------------|--------|--------|
| | | | SBI | ICICI | |
| Relation between mode of selection and quality of work | Strongly agree | Count | 9 | 55 | 64 |
| | | % | 3.8% | 45.8% | 17.8% |
| | Agree | Count | 167 | 65 | 232 |
| | | % | 69.6% | 54.2% | 64.4% |
| | Neither agree nor disagree | Count | 15 | 0 | 15 |
| | | % | 6.3% | 0.0% | 4.2% |
| | Disagree | Count | 49 | 0 | 49 |
| | | % | 20.4% | 0.0% | 13.6% |
| Total | | Count | 240 | 120 | 360 |
| | | % | 100.0% | 100.0% | 100.0% |
| Chi-Square = 114.646, df = 3 p=.0000<0.05 table value=7.815 | | | | | |

Results presented in Table 2 indicate that in SBI bank 167 (69.6%) of respondents agreed that there is a relation between mode of selection and quality and work performed in their bank, 49 (20.4%) of respondents disagreed with the above statement, similarly in ICICI bank 65 (54.2%) of respondents agree with the above statement, 55 (45.8%) of respondents strongly agree with the above statement. Here the calculated value is (119.207) is greater than the table value (7.815). Therefore, the opinions of SBI and ICICI staff are different. It can be concluded that in ICICI bank most of the respondents agreed that there is relation between mode of selection and quality of work performed in comparison to employees of SBI bank. It can thus be concluded that H2 is accepted which states that employees in private banks believe that there is a relation between mode of selection and employee performance in comparison to employees of public sector banks.

Table 3 gives a comparative summary of perceptions regarding technology among employees of public and private sector banks.

Table 3: Perceptions Regarding Technology among SBI and ICICI Bank Employees

| | | | Organization | | Total |
|----------------------------------|--------|-------|--------------|--------|-------|
| | | | SBI | ICICI | |
| Perceptions regarding technology | Yes | Count | 237 | 120 | 357 |
| | | % | 98.8% | 100.0% | 99.2% |
| | Hurdle | Count | 3 | 0 | 3 |
| | | % | 1.3% | 0.0% | .8% |

| Total | Count | 240 | 120 | 360 |
|---|-------|--------|--------|--------|
| | % | 100.0% | 100.0% | 100.0% |
| Chi-Square = 1.513, df = 1 p=.0000<0.05 table value=3.841 | | | | |

Results from Table 3 indicate that in SBI Bank 237 (98.8%) of respondents said that their technology make their job easy, 3 (1.3%) of respondents said that their technology is a hurdle to their job and they completely ignored the remaining options, similarly in ICICI bank 120 (100.0%) of respondents said that technology make their job easy. Here the calculated value is 1.513 is less than the table value 3.841. Hence it is concluded that the majority of the respondents from both the banks (SBI & ICICI) said that technology make their job easy, but none of the respondents from ICICI bank said that technology is a hurdle to their job. Hence it can be concluded that H3 is accepted where private bank employees consider technology as an advantage while public sector bank employees do not fully agree with this opinion.

CONCLUSION

It can be noted from the above discussion that HRM practices in the Indian banking sector have evolved in the past few decades. It is now increasingly perceived that HRM practices play a strategic role in organizational growth. In this context, Indian banks have initiated various HRM practices to address various issues in the spheres of training & development, performance appraisal systems, recruitment policies and technological advances.

It can be concluded from this research that the HRM practices followed in the private banking sector are superior to the HRM practices adopted by the public sector banks.

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